

Exhibit L

February 8, 2011

Zaytoon Z Paksima
328 Asbury St
Houston TX 77007

RE: Account Number: [REDACTED] 3359
Property Address: 328 Asbury St
Houston TX 77007

Dear Zaytoon Z Paksima:

This letter is in response to your recent inquiry concerning the Validation of Debt on the above-referenced account.

A copy of the loan documents and a payment history confirming Validation of Debt reported to the four major credit reporting agencies are enclosed. GMAC Mortgage is unable to comply with your request to make changes to your credit file based on the information you have provided. GMAC Mortgage makes every effort to report true and accurate information to the bureaus.

After reviewing the enclosed documents and you still consider yourself not financially obligated for the above-referenced account, please provide the specific reason(s) you believe you are not liable, along with any appropriate documents to support your assertion. Your letter and documents will be reviewed upon receipt, and a response sent.

If you have any further questions, please contact Customer Care at 1-800-766-4622 between the hours of 6:00am to 10:00pm CT Monday through Friday and 9:00am to 1:00pm CT on Saturday.

Customer Care/LJ
Loan Servicing

Enclosures

GMAC Mortgage, LLC
PO Box 780

PAGE 1
DATE 02/08/11

Waterloo

IA 50704-0780

HISTORY FOR ACCOUNT 3359

----- MAIL ----- PROPERTY -----

ZAYTOON Z PAKSIMA

328 ASBURY TER

328 ASBURY ST

HOUSTON

TX 77007-7137 HOUSTON

TX 77007

----- DATES -----	----- CURRENT BALANCES -----	----- UNCOLLECTED -----
PAID TO 02/01/07	PRINCIPAL 355944.33	LATE CHARGES -747.83
NEXT DUE 03/01/07	ESCROW -68233.37	OPTIONAL INS 0.00
LAST PMT 04/16/07	UNAPPLIED FUND 7354.98	INTEREST 0.00
AUDIT DT 10/31/05	UNAPPLIED CODES L	FEES -4347.89
	BUYDOWN FUND 0.00	----- YEAR TO DATE -----
LAST ACTIVITY 02/02/11	BUYDOWN CODE	INTEREST 0.00
		TAXES 0.00

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
020408	E23	020107	-535.00	PAYEE = 1600.00350	.00	-535.00
030308	E23	020107	-535.00	PAYEE = 1600.00350	.00	-535.00
040208	E23	020107	-535.00	PAYEE = 1600.00350	.00	-535.00
042408	R23	020107	535.00	.00	.00	535.00
042408	R23	020107	535.00	.00	.00	535.00
042408	R23	020107	535.00	.00	.00	535.00
042408	R23	020107	535.00	.00	.00	535.00
050708	FB	020107	85.00	164 CORP ADV 3 DRM		
052308	UFU	020107	UNAPPLIED FUNDS (1)		-698.34	BALANCE 0.00
052308	RT	020107	1671.93	.00	.00	2370.27
052308	ITR	020107	OLD INV 99413	1 P-BAL	355944.33	INT .00
			NEW INV 96340	1 PERCENT OWNED	.0000	ACTION CD 000
052308	UFU	020107	UNAPPLIED FUNDS (1)		698.34	BALANCE 698.34
052308	PT	020107	-1671.93	.00	.00	-2370.27
063008	FB	020107	250.00	40 EXPENSE ADVANCES		
071008	FB	020107	5.62	40 EXPENSE ADVANCES		
071008	FB	020107	325.00	40 EXPENSE ADVANCES		
071008	FB	020107	130.00	40 EXPENSE ADVANCES		
071008	FB	020107	92.00	40 EXPENSE ADVANCES		
072408	E20	020107	-4538.00	PAYEE = 1600.00347	.00	-4538.00
080508	FB	020107	11.25	11 PROP INSPECTION FEE		
082208	FB	020107	11.25	11 PROP INSPECTION FEE		
090408	FE	020107	51.92	40 EXPENSE ADVANCES		
102308	FB	020107	38.52	40 EXPENSE ADVANCES		
110708	FB	020107	15.96	40 EXPENSE ADVANCES		
110708	FB	020107	550.00	40 EXPENSE ADVANCES		
110708	FB	020107	60.00	40 EXPENSE ADVANCES		

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HISTORY FOR ACCOUNT 3359

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----- MAIL ----- PROPERTY -----

ZAYTOON Z PAKSIMA

328 ASBURY TER

328 ASBURY ST

HOUSTON

TX 77007-7137 HOUSTON

TX 77007

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
110708	FB	020107	50.00	40	EXPENSE ADVANCES	
110708	FB	020107	185.00	40	EXPENSE ADVANCES	
110708	FB	020107	55.00	40	EXPENSE ADVANCES	
111208	FB	020107	11.25	11	PROP INSPECTION FEE	
111908	UI	020107	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	698.34*
111908	UFU	020107	UNAPPLIED FUNDS (1)		-698.34	BALANCE 0.00
111908	SR	020107	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	698.34
111908	UI	020107	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-3006.96*
111908	AA	020107	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	-3006.96*
112508	UI	020107	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	3006.96*
112508	AA	020107	.00	.00	.00	.00
			OPT PREMIUMS	.00	LATE CHARGE PYMT	3006.96*
112808	UFL	020107	UNAPPLIED FUNDS (5)		29419.94	BALANCE 29419.94
112808	SR	020107	29419.94	.00	.00	.00
122608	FB	020107	83.00	164	CORP ADV 3 DRM	
011509	FB	020107	11.25	11	PROP INSPECTION FEE	
012809	E20	020107	-4538.00	PAYEE = 1600.00347	.00	-4538.00
022409	FB	020107	13.00	11	PROP INSPECTION FEE	
031109	FB	020107	11.25	11	PROP INSPECTION FEE	
040809	FB	020107	11.25	11	PROP INSPECTION FEE	
040909	FB	020107	75.00	40	EXPENSE ADVANCES	
042109	R20	020107	3568.00	.00	.00	3568.00
050109	M90	020107	-36104.26	PAYEE = 0101.00000	.00	-36104.26
061709	FB	020107	83.00	164	CORP ADV 3 DRM	
091509	UFL	020107	UNAPPLIED FUNDS (5)		-2941.99	BALANCE 26477.95
091509	M72	020107	-2941.99	PAYEE = 5000.11709	.00	.00
091509	UFL	020107	UNAPPLIED FUNDS (5)		-4412.99	BALANCE 22064.96
091509	M72	020107	-4412.99	PAYEE = 5000.11709	.00	.00
120309	FB	020107	83.00	164	CORP ADV 3 DRM	
120309	E90	020107	-10896.28	PAYEE = 0101.00000	.00	-10896.28
123009	UFL	020107	UNAPPLIED FUNDS (5)		-14709.98	BALANCE 7354.98

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HISTORY FOR ACCOUNT 3359

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----- MAIL ----- PROPERTY -----

ZAYTOON Z PAKSIMA

328 ASBURY TER

328 ASBURY ST

HOUSTON

TX 77007-7137 HOUSTON

TX 77007

POST DATE	TRN CDE	DUE DATE	TRANSACTION AMOUNT	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID
123009	M72	020107	-14709.98	PAYEE = 5000.11709	.00	.00
030810	FB	020107	11.25	11 PROP INSPECTION FEE		
040710	FB	020107	11.25	11 PROP INSPECTION FEE		
050610	FB	020107	11.25	11 PROP INSPECTION FEE		
060410	FB	020107	11.25	11 PROP INSPECTION FEE		
062410	FB	020107	83.00	164 CORP ADV 3 DRM		
062910	FB	020107	11.25	11 PROP INSPECTION FEE		
080610	FB	020107	11.25	11 PROP INSPECTION FEE		
083110	FB	020107	14.75	11 PROP INSPECTION FEE		
093010	FB	020107	11.25	11 PROP INSPECTION FEE		
110110	FB	020107	16.50	11 PROP INSPECTION FEE		
112510	E20	020107	-2456.00	PAYEE = 1600.00347	.00	-2456.00
112910	E90	020107	-10898.56	PAYEE = 0101.00000	.00	-10898.56
120110	FB	020107	13.00	11 PROP INSPECTION FEE		
120610	FB	020107	83.00	164 CORP ADV 3 DRM		
010511	FB	020107	11.25	11 PROP INSPECTION FEE		
020211	FB	020107	11.25	11 PROP INSPECTION FEE		

END OF HISTORY

INQ 1373

Zaytoon Zeeba Paksima
328 Asbury
Houston, Texas 77007

January 26, 2011

Pile Duncan, LLP
4375 Jutland Drive, Suite 200
P. O. Box 17935
San Diego, CA 92177-0935

Via Fascimile: 619.590.1385

Re: Loan No. [REDACTED] 3359
T.S. No. TX-272475-C

To Whom It May Concern:

This letter is to inform you that I dispute a portion of this debt and need proof as to the original and present creditor of this note.

I would also like to notify you that I received this notice just last week. I have yet to receive a certified copy of this notice.

I would greatly appreciate you giving this matter your immediate attention as the date of this sale approaches.

Sincerely,



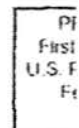
Z. Zeeba Paksima
713.392.8275 mobile
713.880.1596 fascimile
zeeba@paksimagroup.com

cc: ETS
2255 N. Ontario Street
Suite 400
Burbank, CA 91504

GMAC Mortgage, LLC FKA
GMAC Mortgage Corporation
1100 Virginia Drive
Fort Washington, PA 19034

Encl.


ETS
PO Box 9032
Temecula, CA 92589-9032



2244767516

Send Payments to:
ETS
2255 N. Ontario Street
Suite 400
Burbank, CA 91504

Send Correspondence to:
ETS
2255 N. Ontario Street
Suite 400
Burbank, CA 91504


ZAYTOON ZEEBA PAKSIMA
328 ASBURY TER
HOUSTON TX 77007-7137

20101230-56
TXNLS_FirstClass



NOTICE OF SUBSTITUTE TRUSTEE'S SALE

DATE: 12/21/2010

TS# TX-272475-C

DEED OF TRUST, SECURITY AGREEMENT-FINANCING STATEMENT:

Date: 9/2/2005
Grantor: ZAYTOON ZEEBA PAKSIMA, A SINGLE WOMAN
Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, IN
IS ACTING SOLELY AS NOMINEE FOR FINANCE AMERICA
LLC
Trustee: LINDA MARTINEZ, ESQ.
Recording Information: Instrument Y760145, Volume XX, Page XX. Real Property
Records, Harris County, Texas, Recorded on: 9/13/2005
Property: See EXHIBIT "A"
Mortgagee: GMAC MORTGAGE, LLC FKA
GMAC MORTGAGE CORPORATION

NOTE:

Date: 9/2/2005
Amount: \$360,050.00
Debtor: ZAYTOON ZEEBA PAKSIMA, A SINGLE WOMAN
Holder: U.S. Bank National Association as Trustee for RASC 2005KS11
By: Residential Funding, LLC fka Residential Funding Corporat
Attorney-in-Fact.
SUBSTITUTE TRUSTEE: Jeff Leva, Audrey Lewis, Theresa Perales, Sandy Dasigenis, Nor
McNally, Cassandra Inouye or Erika Puentes, c/o Executive Tru
Services, LLC, 2255 North Ontario Street, Suite 400, Burbank,
California 91504-3120

DATE OF SALE OF PROPERTY:

Tuesday, 2/1/2011 at 10:00 AM but in no event later than three (3) hours thereafter

PLACE OF SALE OF PROPERTY:BEING 1,925 SQUARE FEET OUT OF THE FIRST FLOOR LOBBY AND 8,530 SQUARE
FEET OF THE CONTIGUOUS COVERED AREA OUTSIDE OF THE FIRST FLOOR
LOBBY, HARRIS COUNTY FAMILY LAW CENTER BUILDING, 1115 CONGRESS
STREET, CITY OF HOUSTON, HARRIS COUNTY

If no place is designated by the Commissioner, the sale will be conducted at the place where t
Notice of Substitute Trustee's Sale was posted, or any other area designated by the courthous
or Commissioner of Courts pursuant to Sec 51.002 of the Texas Property Code.



TS# TX-272475-C

NOTICE IS HEREBY GIVEN that because the default in performance of the obligations of the Deed of Trust, Substitute Trustee will sell the property by public auction to the highest bidder cash at the place and date specified to satisfy the debt secured by the Deed of Trust. The sale will begin at the earliest time stated above or within three hours after that time.

GMAC MORTGAGE, LLC FKA GMAC MORTGAGE CORPORATION is current owner holder of the Note and is the beneficiary under the Deed of Trust associated with the above referenced loan. GMAC MORTGAGE, LLC FKA GMAC MORTGAGE CORPORATION address is:

GMAC MORTGAGE, LLC FKA
GMAC MORTGAGE CORPORATION
1100 VIRGINIA DRIVE
FORT WASHINGTON, PA 19034

Jeff Leva, Audrey Lewis, Theresa Perales, Sandy
Dasigenis, Noel McNally, Cassandra Inouye or Er
Puentes
Substitute Trustee

Return to:
Executive Trustee Services, LLC
2255 North Ontario Street, Suite 400
Burbank, California 91504-3120

TX-272475-C

EXHIBIT "A"

LOT TWO (2), SAVE AND EXCEPT THE NORTH 1.38 FEET THEREOF, IN BLOCK (1), OF RAVA SQUARE, A SUBDIVISION OF 0.3444 ACRES BEING A REPLAT OF L. 1, 2, 3, 4, 5, AND 6, BLOCK 36 OF RICE MILITARY ADDITION, ACCORDING TO 1 PLAT THEREOF RECORDED IN FILM CODE NO. 465124, OF THE MAP RECORD, HARRIS COUNTY, TEXAS.

A.P.N. 1215330010002



Loan No. [REDACTED] 3359

T.S. No. TX-272475-C

Please find enclosed a Notice of Acceleration of Maturity if not previously sent and Notice of Non-Judicial Foreclosure Sale (Notice of Substituted Trustee's Sale).

This is an attempt by a debt collector to collect a consumer debt and any information obtained will be used for that purpose.

Unless within thirty (30) days after you receive this notice you dispute the validity of this debt, or any portion of the debt, the debt will be presumed to be valid.

If within this thirty days: (i) You notify this office (hereinafter "we" or "us") in writing that you dispute this debt, or any portion of it, then we will obtain and mail to you verification of this debt or a copy of any judgment against you; (ii) You request in writing that we obtain the name and address of the original creditor, if different from the current creditor, then we will obtain and mail it to you; (iii) You notify us in writing that you dispute this debt, or any portion of the debt, then we will cease collection of the debt, until we obtain verification of the debt, or a copy of any judgment, and mail it to you; (iv) You request in writing the name and address of the original creditor, if different from the current creditor, then we will cease collection of the debt, until we obtain the name and address of the original creditor and mail it to you.

In the event you are presently on active duty in the Armed Services of the United States or have been discharged within three (3) months prior to the date of this letter, please submit evidence of such service by way of a letter from your Commanding Officer or a copy of your discharge orders to this office immediately, inasmuch as you may have certain rights available to you pursuant to the Soldiers' and Sailors' Civil Relief Act.

Address for Notices:

Pite Duncan, LLP
4375 Jutland Drive, Suite 200
P.O. Box 17935
San Diego, CA 92177-0935

(See the name of the creditor and the amount of the debt on the next page.)



NOTICE OF ACCELERATION OF MATURITY

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION
OBTAINED WILL BE USED FOR THAT PURPOSE

Date: 12/21/2010

Loan No. [REDACTED] 3359
L.S. No. TX-272475-C

Re: \$360,050.00 promissory note (the "Note", whether one or more) dated 9/2, 2005, executed by ZAYTOON ZEEBA PAKSIMA, A SINGLE WOMAN, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., IS ACTING SOLELY A NOMINEE FOR FINANCE AMERICA, LLC as therein provided, secured by a deed of trust (the "Deed of Trust") dated of even date therewith, and recorded in Harris County, Texas, covering the property described in the enclosed Notice of Substitute Trustee's Sale.

ZAYTOON ZEEBA PAKSIMA
328 ASBURY ST
HOUSTON, TX 77007

You have previously been advised by letter dated 4/18/2008, of certain defaults under the Note or Deed of Trust and informed of the intent to accelerate the maturity date of the Note if defaults therein were not cured within the specified time period. Because of defaults in complying with the terms and provisions of the Note and Deed of Trust, notice is hereby given that the present legal holder of the Note HAS ACCELERATED THE MATURITY DATE OF THE NOTE. As a result of such acceleration, the entire unpaid principal balance of the Note and all accrued interest and all other sums lawfully owing on the Note or under the Deed of Trust are now due and payable and demand is hereby made for the immediate payment in full of all such sums. As of 12/21/2010, the total amount due is \$478,532.90.

YOU WILL, THEREFORE, TAKE NOTICE that, pursuant to Section 51.002 of the Texas Property Code, a Notice of Substitute Trustee's Sale (the "Notice") will be posted at the courthouse door of Harris County, Texas, and a copy of the Notice will be filed in the office of the County Clerk of Harris County, Texas. A copy of the Notice is enclosed herein.

Notice of Acceleration of Maturity

Loan No. 3359

T.S. No. TX-272475-C

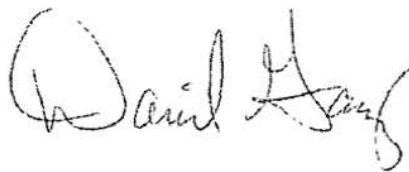
You are further notified that, in accordance with the terms of the Deed of Trust, and subject to the provisions, if any, in the Note or Deed of Trust regarding your opportunity to reinstate, if payment in full of the outstanding principal balance of the Note, together with all interest accrued thereon and all other lawful charges and attorney's fees incurred to date are not received before the foreclosure sale, the liens created under the Deed of Trust will be foreclosed on as specified in the Notice, and any sums received at the foreclosure sale shall be applied as set forth in the Deed of Trust. As of 12/21/2010, the amount necessary for you to pay in order to cure existing defaults and reinstate your loan is \$217,439.37.

In the event the subject property is sold at foreclosure for an amount not sufficient to satisfy the entire unpaid balance of the Note plus accrued but unpaid interest thereon plus escrow charges, late charges, default interest, trustee's fees, attorney's fees, and expenses incurred in connection with the foreclosure, you may be liable for the deficiency.

If you have received a discharge in bankruptcy, the lender does not seek a monetary judgment against you but only seeks possession of the collateral which is security for the debt.

Dated: 12/21/2010

PITE DUNCAN, LLP



By: Daniel R. Gamez (SBOT 24034451)
4375 Jutland Drive, Suite 200
P.O. Box 17935
San Diego, CA 92177-0935



Lynne Johnson

Johnson, Lynne - IA

From: Bass, Karen - IA
Sent: Monday, February 07, 2011 2:16 PM
To: Johnson, Lynne - IA
Subject: FW: # [REDACTED] 3359 - PAKSIMA, ZAYTOON
Attachments: Paksima VOD.pdf

Please work and forward a copy of the response to me and Robert Wilson.

From: VOCG PA
Sent: Monday, February 07, 2011 1:31 PM
To: Wagner, Becky - IA; Bass, Karen - IA
Cc: Davis, Lisa - IA
Subject: FW: # [REDACTED] 3359 - PAKSIMA, ZAYTOON

Jena Williams | Advocacy Resolution Specialist | Executive Offices | P 319.236.5257 | P 800.627.0128 ext 2365257 | F 866.502.6427
THIS RESPONSE IS FOR INTERNAL ASSOCIATE USE ONLY - PLEASE DO NOT COPY AND PASTE PROPRIETARY INFORMATION CONTAINED IN THIS EMAIL ONTO FISERV - DO NOT FORWARD THE RESPONSE DIRECTLY TO THE BORROWER OR PROVIDOR BORROWER WITH THIS E-MAIL ADDRESS

From: Wilson, Robert - PA
Sent: Monday, February 07, 2011 11:52 AM
To: VOCG PA
Subject: # [REDACTED] 3359 - PAKSIMA, ZAYTOON

*Please provide a response to the attached mortgagor's validation of debt request.
When completed, please forward a copy to my attn to be uploaded and forwarded to ETS for the*

Thanks !

Bob Wilson
Foreclosure Specialist - Collateral Remediation Team
GMAC ResCap
1100 Virginia Drive
Ft. Washington, PA 19034
Ph : 215-734-5069 Fax : 866-561-9356
Robert.Wilson@gmacm.com

2/8/2011